Case 16-22718-JAD Doc 137 Filed 11/08/19 Entered 11/09/19 00:48:43 Desc

	IMAGEG CERTIFICATE OF NOTICE	Page 1 of 4
Information	to identify the case:	
Debtor 1	Lisa M. Kusan	Social Security number or ITIN xxx-xx-2843
	First Name Middle Name Last Name	EIN
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN
(Spouse, if filing)	That Name Middle Name Last Name	EIN
United States E	Bankruptcy Court WESTERN DISTRICT OF PENNSYLV	ANIA
Case number: 16-22718-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa M. Kusan

11/6/19

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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nited States Bankruptcy Cŏurt Western District of Pennsylvania

In re: Lisa M. Kusan Debtor

15080812* 14270772* 15080813* 14270773*

Case No. 16-22718-JAD Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2 User: admin Page 1 of 2 Date Rcvd: Nov 06, 2019 Form ID: 318 Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 08, 2019.
                     +Lisa M. Kusan, 2034 Swallow Hill Road, Apt. 301,
db
                                                                                           Pittsburgh, PA 15220-1635
                    +Manfred Fisher,
                                             Coldwell Banker Real Estate Services, 5996 Centre Ave., Suite 301,
r
                       Pittsburgh, PA 15206-3849
                    +Peoples Natural Gas Company LLC,
cr
                                                                     225 North Shore Drive, Attention: Barbara Rodgers,
                       Pittsburgh, PA 15212-5860
                    +Allegheny Health Network,
                                                          320 E North Ave,
15080808
                                                                                    Pittsburgh, PA 15212-4756
14263312
                    +Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569
14270770
                    +Cenlar, PO Box 986, Newark, NJ 07184-0001
                    +Cenlar, PO Box 986, Newark, NJ 07/184-0001

+Cenlar Central Loan Admin., P.O. Box 77404, Trenton, NJ 08628-6404

DriveTime - McKnight, 7211 McKnight Road, Pittsburgh PA 15237-3509

+Flagstar Bank, FSB as servicer for Pingora Loan Se, C/O McCabe, Weisberg & Conway, LLC,

Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

+Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569

+Peoples Natural Gas Company LLC, C/O S. James Wallace, P.C., 845 North Lincoln Avenue
14263313
14724352
14993266
14263314
14332016
                                                                                                             845 North Lincoln Avenue,
                       Pittsburgh, PA 15233-1828
14335313
                    +Pingora Loan Servicing, LLC,
                                                              Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
14998133
                    +Pingora Loan Servicing, LLC,
                                                             c/o Flagstar Bank, FSB, P. O. Box 660263,
                      Dallas, TX 75266-0263
14263316
                     +Rosebud Lending & Zoca Loans, P.O. Box 1147,
                                                                                        Mission, SD 57555-1147
14263318
                    +Target Finance LLC, P.O. Box 516, Hays, MT 59527-0516
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:28 Pennsylvania Dept. of Revenue,
                      E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:28
                                                  P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                       Department 280946,
                       Harrisburg, PA 17128-0946
                      EDI: AIS.COM Nov 07 2019 08:23:00
                                                                        American InfoSource LP as agent for Spot Loan fka,
cr
                      PO Box 248838, Oklahoma City, OK 73124-8838 EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 F
                       EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
                    EDI: AIS.COM Nov 07 2019 08:23:00 American 1 PO Box 248838, Oklahoma City, OK 73124-8838 +EDI: DVTM.COM Nov 07 2019 08:23:00 Bridgecre
                                                                        American InfoSource LP as agent for, Spot Loan,
14268336
                                                                         Bridgecrest Credit Company, LLC, PO BOX 29018,
14759419
                     PHOENIX, AZ 85038-9018
EDI: DIRECTV.COM Nov 07 2019 08:23:00
15111808
                                                                              Directv, LLC, by American InfoSource as agent,
                       PO Box 5008, Carol Stream, IL 60197-5008
                    +E-mail/Text: kburkley@bernsteinlaw.com Nov 07 2019 03:53:19
14332292
                                                                                                           Duquesne Light Company,
                       c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
                    Pittsburgh, PA 15219-1945
+E-mail/Text: collections@greentrustcash.com Nov 07 2019 03:53:10
14263315
                                                                                                                   Green Trust Cash LLC,
                      P.O. Box 340, Hays, MT 59527-0340
EDI: AGFINANCE.COM Nov 07 2019 08:23:00
14310679
                                                                                 OneMain, PO BOX 70912, Charlotte NC 28272-0912
                      EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14300363
                                                                                    Recovery Management Systems Corporation,
                      EDI: AGFINANCE.COM Nov 07 2019 08:23:00
EVANSVILLE, IN 47731-3251
                                                                                SPRINGLEAF FINANCIAL SERVICES,
14280219
                                                                                                                           P.O. BOX 3251,
                      EDI: AGFINANCE.COM Nov 07 2019 08:23:00
14263317
                                                                                 Springleaf Financial,
                                                                                                                 3274 Babcock Boulevard,
                       Pittsburgh, PA 15237
                      EDI: AGFINANCE.COM Nov 07 2019 08:23:00
14270774
                                                                                 Springleaf Financial,
                                                                                                                 3274 Babcock Boulevard,
                     Suite 4, Pittsburgh, PA 15237
+EDI: RMSC.COM Nov 07 2019 08:23:00
14307469
                                                                          Synchrony Bank, c/o PRA Receivables Management, LLC,
                      PO Box 41021, Norfolk VA 23541-1021
EDI: AIS.COM Nov 07 2019 08:23:00 V
15110558
                                                                        Verizon, by American InfoSource as agent, PO Box 4457,
                       Houston, TX 77210-4457
14791236
                      EDI: ECAST.COM Nov 07 2019 08:23:00
                                                                           eCAST Settlement Corporation, PO Box 29262,
                       New York NY 10087-9262
                                                                                                                             TOTAL: 16
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                      Bridgecrest Credit Company, LLC
cr
                      Duquesne Light Company
cr
                      Flagstar Bank, FSB as servicer for Pingora Loan Se
cr
                      Pingora Loan Servicing, LLC
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                      Pingora Loan Servicing, LLC
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                      Pingora Loan Servicing, LLC
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cr*
                    eCAST Settlement Corporation, PO Box 29262, New Yorl+Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569+Cash Advance Now, P.O. Box 569, Hays, MT 59527-0569
                                                                                      New York, NY 10087-9262
14270769*
15080809*
15080810*
                    +Cenlar, PO Box 986, Newark, NJ 07184-0001
                    PO BOX 986, Newark, NJ 07184-0001
DriveTime - McKnight, 7211 McKnight Road, Pittsburgh, PA 15237-3509
+Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569
+Great Plains Finance LLC, P.O. Box 569, Hays, MT 59527-0569
+Green Trust Cash LLC, P.O. Box 340, Hays, MT 59527-0340
+Green Trust Cash LLC, P.O. Box 340, Hays, MT 59527-0340
+Rosebud Lending & Zoca Loans, P.O. Box 1147, Mission, SD 57555-1147
15080811*
14270771*
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District/off: 0315-2 User: admin Page 2 of 2 Date Royd: Nov 06, 2019 Form ID: 318 Total Noticed: 31

***** BYPASSED RECIPIENTS (continued) *****

+Rosebud Lending & Zoca Loans, P.O. Box 1147, ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, 15080814* Mission, SD 57555-1147 15080815* EVANSVILLE IN 47731-3251

(address filed with court: Springleaf Financial, 3274 Babcock Boulevard,

Pittsburgh, PA 15237)

P.O. Box 516, 14270775* +Target Finance LLC, Hays, MT 59527-0516 P.O. Box 516, 15080816* +Target Finance LLC, Hays, MT 59527-0516

TOTALS: 6, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Flagstar Bank, FSB as servicer for Pingora Loan

Servicing, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com Danielle Boyle-Ebersole on behalf of Creditor Bridgecrest C Bridgecrest Credit Company, LLC

debersole@hoflawgroup.com, pfranz@hoflawgroup.com James Warmbrodt on behalf of Creditor Pingora I Pingora Loan Servicing, LLC bkgroup@kmllawgroup.com Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com

Joshua I. Goldman on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmllawgroup.com on behalf of Debtor Lisa M. Kusan julie.steidl@steidl-steinberg.com, Kenneth Steidl

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste inberg.com

Matthew John McClelland on behalf of Creditor Pingora Loan Servicing, LLC

bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10